

IN THE U.S. PATENT AND TRADEMARK OFFICE

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Application No.: 09/781,310 )  
Filing Date: February 13, 2001 )  
Inventor(s): Joseph Breeden )  
Group Art Unit: 3694 )  
Examiner Name: Colbert, Ella )  
Title: Vintage Maturation Analytics for )  
Predicting Behavior and Projecting Cash Flow) )  
for Customer Communities and Their )  
Responses to Economic, Competitive, or )  
Management Changes. )  
)  
Customer No.: 27160 )  
)  
Confirmation No.: 7942 )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

In response to the Official Action, mailed on January 2, 2009, please enter the following Amendment:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.